

# **Only One Health Care Reform Proposal Improves Care, Lowers Costs and Allows You to Keep Your Coverage**

## Removing Gatekeepers to Ensure Patients' Access to the Care They Want

Under the current health care system, most Americans receive their insurance from their employer and most employers select your plan. Insurance company bureaucrats then act as gatekeepers, deciding whether or not your health care needs are covered. The proposed public plan would simply add new gatekeepers, replacing insurance company bureaucrats with government bureaucrats. **The Patients' Choice Act** would reduce the role of gatekeepers by allowing you to choose the health plan that best meets the individual needs of you and your family. Unlike the current system, if you do not like the coverage or service, you could simply choose a different plan.

## Guaranteeing Patient Choose Their Own Health Care Plan

Most Americans today receive their health insurance from their employer or from a government-run public plan such as Medicare or Medicaid. There are too few choices for you as a patient to make about the health insurance plan in which you and your family are enrolled. The proposed public option would create yet another government-run health program. **The Patients' Choice Act** would open up multiple options, allowing you to pick the plan that best meets the individual needs of you and your family. You could choose to stay in the plan you now have if you are satisfied with it, or you could select a plan that better fits your lifestyle or your particular health situation. For instance, a family may have different health needs than someone who is single and someone with a pre-existing condition may need a plan that provides specialized care. Members of Congress can select from more than 10 different health plan options. The Patients' Choice Act would ensure that you would have a similar menu of choices for your family to select from.

## Lowering Health Care Costs for Patients and Taxpayers

The United States spends \$2.3 trillion on health care each year. The public plan proposal could cost about \$2 trillion to implement. This increased cost would be paid for by increased taxes, including taxes on health care! Yet, even with all of this spending, neither the current system nor the public option would ensure quality or affordable health care coverage for all Americans. **The Patients' Choice Act** would save \$70 billion over 10 years and it would not require Americans to pay higher taxes. It saves money by redirecting the health care tax benefits that businesses currently receive back to individuals in the form of a tax credit. You would use this tax credit to purchase the health care plan of your choice or to stay enrolled in your current plan. It would also reduce costs by streamlining public programs like Medicaid and promoting wellness and disease prevention.

## Ensuring Patients Can Keep Their Current Coverage

Because most Americans today receive their health insurance from their employer, if you change or lose your job, you may also lose your coverage. Half of all Americans who are now insured could lose their current health coverage if the proposed public plan is enacted. **The Patients' Choice Act** will ensure that you can keep your current plan by allowing you to purchase the plan, just like you now purchase your auto and home insurance, but with a tax credit to cover the costs of your annual enrollment.

## Providing Universal Health Coverage for All Americans

Forty-six million people living in America do not have health insurance. Despite spending over \$1 trillion over the next decade, 34 million would still be left uninsured under the public plan proposal. **The Patients' Choice Act** will guarantee that every American and every family can purchase health insurance, ensuring universal coverage.